

SO ORDERED



Paul Mannes

PAUL MANNES

U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In Re:

David William Duvall

Patricia Ann Duvall

Debtors

*
*
*
*
*
*

Case No. 12-12397

Chapter 13

David William Duvall

Patricia Ann Duvall

Movants

v.

Montgomery County Teachers Federal Credit Union

Serve on: Thomas Beck, CEO and President

15901 Frederick Road

Derwood, MD 20855

and

Montgomery County Teachers Federal Credit Union

P.O. Box 288

Rockville, MD 20850

Respondents

ORDER GRANTING MOTION TO AVOID LIEN

Having considered Debtors' Motion To Determine Extent Of Secured Lien and Status Of Debt Under Section 506, and any response thereto, and it appearing that proper notice has been given, pursuant to 11 U.S.C Section 506 and for reasons set forth in the case of *Johnson v. Assest Management Group, LLC* 226 B.R. 364 (D. Md. 1998), it is by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the claim of the Respondent be and is hereby deemed wholly unsecured.

ORDERED, that at such time as a discharge Order is entered pursuant to 11 U.S.C. Section 1328 in this case, the lien held in favor of Respondent on the Debtor's real property described as 12209 Connecticut Avenue, Silver Spring, MD 20902, is voided, and it is further

ORDERED, that the claim Respondent herein shall be treated as a general unsecured claim under the Debtors' Plan.

COPIES TO:

Montgomery County Teachers Federal Credit Union
Serve on: Thomas Beck, CEO and President
15901 Frederick Road
Derwood, MD 20855

Montgomery County Teachers Federal Credit Union
P.O. Box 288
Rockville, MD 20850

Timothy P. Branigan, Esq.
P.O. Box 1902
Laurel, Maryland 20725-1902

Steven E. Mirsky, Esq.
401 N. Washington Street
Suite 550
Rockville, MD 20850

End of Order